Certificate Number: 20611-PAW-DE-037603715

Bankruptcy Case Number: 19-24856



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 18, 2023</u>, at <u>3:50</u> o'clock <u>PM EDT</u>, <u>Jodi L Ritenour</u> completed a course on personal financial management given <u>by internet</u> by <u>Ronda J. Winnecour</u>, <u>Chapter 13 Standing Trustee</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 19, 2023 By: /s/Consuelo V Gerhardt

Name: Consuelo V Gerhardt

Title: Financial Educator